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ABSTRACT

This report discusses women's need as parents for affordable, high-quality child care, and women's need as providers of child care services for compensation, training, and advancement opportunities that reflect the value of the important work they undertake. Regarding mothers' needs, the report provides a discussion of statistics on: (1) mothers working outside the home; (2) affordability of child care; (3) the need for high-quality child care; and (4) availability of child care. Regarding providers' needs, data are provided on the demography of child care workers, compensation, and turnover rate. The report concludes with recommendations regarding critical components of an effective child care policy, including the following: (1) help working families pay for child care; (2) provide full funding for Head Start; (3) keep children and youth safe and productive through better use of out-of-school time (school-age care); (4) protect the health and safety of children by improving the quality of their care and education; and (5) expand good care for infants and toddlers. (Contains 61 reference notes.) (EV)

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WOMEN'S STAKE IN IMPROVING THE AVAILABILITY, AFFORDABILITY, AND QUALITY OF CHILD CARE AND EARLY EDUCATION

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Women's Stake in Improving the Availability, Affordability, and Quality of Child Care and Early Education

Women have a profound and dual interest in the enactment of effective child care policies. As parents, they need access to affordable, high-quality child care that will help their children learn and grow. As providers of child care services, they need compensation, training and advancement opportunities that will reflect the value of their important work while enhancing their skills and the quality of the care they provide to our nation's children.

The child care needs of American women and their families have increased dramatically in recent years, as women with children have entered the paid workforce in unprecedented numbers. More than seven out of ten American women with children under the age of 18 — and over three out of four women with school-age children — work in the paid labor force today. Access to affordable, high quality child care is critical to the ability to work of these mothers and to their children's healthy development. Yet high-quality child care is too often unaffordable or simply not available; recent studies have shown that there is too much child care and early education in the United States that fails to provide developmentally appropriate activities, and in the most egregious cases, fails to maintain basic safety and sanitary standards. Women and their families thus have a tremendous stake in public policies that will help make high-quality child care available and affordable to those who need it.

Women have another interest in effective child care policies as well: as child care providers. The vast majority of child care providers in this country — some 97% — are women. These women are working in a demanding occupation, charged with providing loving care and a healthy learning environment for the children entrusted to them. Yet the compensation these teachers and care-givers receive — $15,430 per year, on average, often with no benefits — shortchanges not only the workers but also the children in their care, because the lack of decent wages and career advancement opportunities in child care makes it difficult to attract and retain trained, qualified care-givers.

It is not surprising, then, that child care is high priority for women and their families.[1]

I. Women and the Need for Available, Affordable, High Quality Child Care

The Reality of the Workforce: Mothers Are Working Outside the Home. It is an undeniable fact of American life today that a large and steadily growing majority of women with children — married and single, with children of all ages from infants to teens — are working outside the home. In the past, traditional family roles assigned mothers the work of caring for their children in their own homes. But as more mothers join the paid labor force, families must look to child care to provide a safe and nurturing environment for their children during working hours.

A large majority of women with children work outside the home.

- Just over 72% of American women with children under age 18 — almost 79% of women with children ages 6 to 17, 65% of women with children under age 6, and 57% of women with infants (under age 1) — are in the paid labor force.[2]

- As women have moved into the labor force in greater numbers, they have increasingly taken jobs that are both full-time and year-round. In 1999, 75% of all employed women with children under age 18 — 78% with children between the ages of 6 and 17, 71% with children under age 6, and 68% with infants — were working *full time*.[3]

Both single and married mothers have joined the workforce for a variety of reasons. For many, it is a matter of economic necessity.

Single Mothers

- 73% of single mothers with children under age 18 are employed, and 83% of these working women are employed full time.[4] In just the last few years, single (divorced, separated or never married) mothers with infants have made a substantial shift to the paid labor force, increasing their participation rates from 46% in 1994 to 59% in 2000.[5]

- These women must earn a living in order to feed, clothe, house and otherwise sustain themselves and the children who are in their care. Child support alone does not enable these women to provide for their children, because so few child support orders are established or enforced, and when they are, the amount collected is generally insufficient to contribute significantly to meeting the demands of raising a child.[6]

- Single women with children who do not work outside their home are more likely to live in poverty. 74% of single women with children under 18 who do not work outside the home live in poverty, while 12% of single women with children under 18 who work outside the home full-time live in poverty.[7]

Married Mothers

- In 68% of married couples with children under age 18, the mother is employed, and 72% of these working women are employed full time.[8] A

majority of married mothers with infants – 54% in 2000 – are also working outside their homes now.[9]

- Only 29% of married-couple families with children under age 18 — 22% with children ages 6 to 17 and 38% with children under age 6 — fit the traditional model of husband as sole breadwinner.[10]

- The income of a married mother can mean the difference between whether her family lives below the poverty line or above it. 14% of married women with children under 18 who do not work outside the home live in poverty, while less than 2% of married women with children under 18 who work outside the home full-time live in poverty.[11]

- Some married women work in order to protect against complete financial dependence on a spouse and being left with no job skills and inadequate means of support in the event of divorce — a concern that is well-founded, in light of the inadequacy of child support awards, as noted above.

- Both married and single women also work with a long-term view of future economic security — more years working, higher lifetime earnings and jobs with pension plan coverage translate into more adequate retirement income.[12]

Affordability: Women and their Families Need Help Paying for Child Care. Today, millions of American families are struggling with the challenge of finding affordable child care. Low-income families are hit hardest by the high cost of care; yet many receive little or no help paying for it. Given the escalating need for child care, additional investment is essential to maintaining quality care and improving access to child care for low-income families.

Women and their families face high costs when purchasing child care.

- The price of child care today can range from $3,000 to $13,000 annually depending on geographic location, whether the care is home or center-based, and for infant or pre-school children.[13]

- As an example, the following list represents the average annual cost to families to purchase child care for *one* pre-school child in a child care center in the selected localities:[14]

Arkansas: $3,900	Rockland County, New York: $8,060
California: $5,708	Trenton, New Jersey: $5,252
Florida: $4,079	Boston, Massachusetts: $8,121

Louisiana: $3,900
Maine: $4,899

- Family care generally costs less to purchase than center-based care, but is still expensive. In more than half of urban areas surveyed, the average cost of family care for a 4 year old is over $4,500 per year.[15]

Child care represents a significant expenditure for families who purchase it.

- Child care and early education is a significant expenditure for families at all income levels. For low- and middle-income families with children between the ages of three and five, it represents the third greatest expense after housing and food. For families with more discretionary income (annual income above $61,900) it represents the second greatest expense after housing.[16]

- As a percentage of income, child care consumes between 6% and 35% of a family's income.[17] Although low-income families spend less on child care than do middle- and higher-income families, child care expenditures consume a far higher percentage of the earnings of low-income families than of middle- and higher-income families.[18]

- Women leaving welfare for low-wage jobs have limited financial resources to pay for child care. If they cannot pay for reliable care, according to state studies, it is more difficult for them to obtain employment, retain employment and move into better jobs.[19]

The federal investment in child care is not enough to help the families who need assistance the most.

- The Child Care and Development Block Grant (CCDBG) provides federal funds to the states to help pay for child care for families with incomes up to 85% of state median income. But the U.S. Department of Health and Human Services reports that only 1 in 8 children eligible for CCDBG received any assistance in fiscal year 1999.[20]

- In addition, all but four states disqualify families for CCDBG subsidies even if their income is less than 85% of state median income.[21] In some states, the income eligibility cutoffs are so low that only the poorest of the working poor can qualify. In seven states — Alabama, Arkansas, Indiana, Iowa, Missouri, South Carolina and Wyoming — a family of three earning $20,000 a year could not qualify for help.[22]

- Even where CCDBG subsidies are available, in some cases the amount the state will pay for care is so low that parents cannot find qualified providers who can afford to serve their children. Connecticut, for example, bases its subsidy rates on an outdated 1991-1992 survey of child care providers and not on the now higher, current market rates.[23] In other states, parents have to pay so much in fees or co-payments that child care expenses remain a staggering financial burden. For example, a family of three earning $21,225 a year (150% of poverty) and receiving child care assistance would have to spend 19% of their income in South Dakota and 17 % in Nevada in co-payments.[24]

- A large number of states are turning away eligible low-income working families or put them on a waiting list for CCDBG child care subsidies due to inadequate funds. For example, there are 41,000 children on the waiting list in Texas, and 44,000 children on the waiting list in Florida.[25]

- The Head Start Program, a comprehensive child development program designed to help low-income children enter school ready to learn and succeed, serves more than 867,600 low-income children and their families.[26] Despite nearly 35 years of investment in Head Start, however, the program still serves only about three out of five eligible children.[27]

- The federal government provides a tax credit to help parents offset the costs of child care needed to enable a taxpayer to work, as do some states. Currently, the federal Dependent Care Tax Credit ranges from 30% to 20% of a family's qualifying child and dependent care expenses, up to $2,400 for each child or dependent or $4,800 for two or more children or dependents. Beginning in 2003, the maximum DCTC will increase to $3,000 for one child or dependent and $6,000 for two or more children or dependents. Many families, including many low-income families, receive some assistance with their child care expenses through this credit. However, no families with below-poverty income currently receive the credit since they have no tax liability and the credit is not refundable.

- The government's investment in child care is significantly less than the investment it makes in higher education. Families pay roughly 60% of total annual estimated expenditures for child care and early education, while they pay only about 23% of the cost of a public higher education.[28] Total government resources for higher education far exceed those for child care and early education, amounting to about $4,552 for every postsecondary student compared to $1,395 for every child under age six in

child care. The immense difference in government investment is especially unfortunate given that families are usually better off financially by the time their children enter college than they are when their children are younger and in need of child care.[29]

Quality: Women And Their Families Need Quality Child Care. Working families need not just affordable child care, but child care that is safe and will contribute to their children's healthy development and education. Unfortunately, much available child care is not of high quality.

High quality child care is associated with positive outcomes for young children, at-risk children and teens, and working parents.

- The results of a four-year study tracking the influence of center-based child care on children show that children in higher-quality preschool classrooms display greater receptive language ability and pre-math skills, view their child care and themselves more positively, have warmer relationships with their teachers, and have more advanced social skills than those in lower-quality classrooms. Low-income children who have traditionally been at greater risk of not doing well at school benefit more from high quality child care than other children.[30]

- Children who participated in the Chicago Child-Parent Centers (CPC) showed impressive positive long-term effects. According to researchers, those children enrolled in the CPC preschool programs had significantly higher math and reading achievement test scores at 5, 8, and 14 years (even after controlling for family risk status, child gender, and later program participation). In addition, by age 20 the participants were more likely to have completed high school and to have low rates of juvenile crime.[31]

- Children in poor-quality child care have been found to be delayed in cognitive and language development, and display less social competence and cooperation and more problem behavior.[32]

- Low-income women are more likely to find and keep stable employment, increase the hours of work and improve their educational attainment, if they have their children in high quality care. There is also evidence that poor quality care can have a negative effect on the labor force participation of mothers. One-fifth of teen-age mothers participating in one demonstration project in New Jersey and Illinois, the Teenage Parent Demonstration, reported that unsatisfactory quality of child care led them to stop working or to change hours of work.[33]

Unfortunately, too much of the nation's child care is not of high quality.

- Only 9% of U.S. child care is estimated to be excellent, 30% is rated good, 53% fair and 8% poor.[34]

- Unfortunately, the children of mothers moving from welfare to paid labor force are being placed in low-quality child care settings, in which there are few educational materials, reading and story-telling activities are limited and many child care providers have only a high school diploma.[35]

Availability: Women and Their Families Need a Greater Supply of Child Care. Working families often have difficulty locating child care because the demand for child care is greater than its supply. This is especially true in low-income communities and for families who need infant care, odd-hour care, or out-of-school programs for their school-age children.

Families have difficulty finding child care because the supply of care is limited, especially in low-income communities and for families with infants.

- Overall, there are far fewer child care slots than there are children in working families who need care. For example, in California, only one licensed child care slot exists for almost every five children in working families.[36] The supply of care for infants is even more limited – in California, only 4% of licensed child care center slots are available for children under the age of two.[37]

- Less than 14% of all civilian workers have access to resource and referral services that provide families with child care information and assist families in locating child care providers.[38]

- It is even more difficult for low-income families to find child care in their communities. Statewide surveys of Illinois and Maryland show that there are significantly fewer regulated child care slots per child in high poverty areas than in low poverty areas; another study demonstrates that in Los Angeles affluent parents are twice as likely to find a preschool or child care slot in their community than those residing in poor areas.[39]

The lack of available out-of-school programs results in many unsupervised children and teens during the hours before and after school.

- It is estimated that nearly five million children are left unsupervised after school each week, and many children are in settings that do not help them grow and learn because there are no constructive activities to promote their

physical and intellectual development. The problem is most acute in low-income communities, where fewer before- and after-school programs are offered. According to the U.S. General Accounting Office, by the year 2002, before- and after-school programs will serve as little as 25% of the school-age children in need[40]

- Lack of appropriate after-school care has a demonstrable negative impact on children and teens. Studies indicate that school-age children who are left alone after school are at greater risk of truancy, risk-taking behavior, substance abuse, poor grades, and stress. Children at increased risk spend more hours on their own and begin self-care at younger ages.[41] One 1999 study found that children who spent more time home alone in third grade displayed more behavior problems and these problems persisted to fifth grade.[42] Data shows that 19% of all juvenile violent crimes occur between 3pm and 7pm on school days. In addition, more than 1 in 7 sexual assaults by juveniles occurs within this same after-school period, with the hour between 3pm and 4pm being the most likely time for a juvenile to commit a sexual assault. Serious violent crime, robbery, and aggravated assault all peak around 3pm.[43]

Odd-hour care is difficult to find, especially for low-income women.

- One in seven women working full-time outside the home are engaged in nontraditional shift work — evenings, nights, rotating shifts and employer-arranged irregular schedules.[44]

- Finding odd-hour care is especially critical for women of low-income. Nationally, one-quarter of former welfare recipients report that their jobs require them to work nontraditional hours between 6 p.m. and 6 a.m.[45] This is significantly greater than the 17 percent of higher-income working families with evening or overnight hours.[46]

- Unfortunately, the supply of odd-hour care is very limited. For example, throughout Illinois and Maryland, communities of all income levels have very little regulated child care for non-traditional hours, and there is even less available odd-hour care in poor communities.[47]

II. Women as Child Care Providers and their Need for Greater Compensation

While child care providers have one of the most important roles in society, that of caring for children, they are among the lowest-paid workers. At these low wages, few child care providers can afford to stay in their profession for very long. As a result, turnover rates are staggeringly high, shortchanging the providers and the children themselves.

The vast majority of child care providers in this country are women.

- The child care workforce is 97% female, and more than one-third women of color.[48]

- These women — approximately 3 million early childhood teachers and teachers' assistants, family child care providers, and in-home providers[49] — carry the responsibility of providing a safe, nurturing, and stimulating setting for the 13 million preschool children (including 6 million infants and toddlers) entrusted to them each day.[50] The services these women provide can have a critical impact on the successful development of the children in their care.

In light of their tremendous responsibility, child care workers are severely under-compensated.

- In 1999, the average wage for a child care worker in a center was $7.42 per hour or $15,430 annually.[51] For full-time, full-year work, this is not much above the 1999 poverty threshold of $13,423 for a mother with two children.[52]

- Family child care providers earn even less than center-based workers ($4.82 per hour) while preschool teachers earn more ($9.43 per hour, or $19,610 annually).[53]

- Employer-sponsored benefits are minimal for most preschool and child-care workers, and even among child care centers, the availability of health care coverage for staff workers is inconsistent.[54]

- Child care workers earn far less annually than bus drivers ($26,450), barbers ($20,970), and even pet sitters ($17,160).[55]

Many child care workers cannot afford to stay in the system.

- At these wages, many child care workers are forced to hold second jobs, live with their parents, rely on a second income, or forgo health insurance and medical care.[56]

- As a result, many do not stay long in child care: the average turnover rate between 1999 and 2000 was 30% for all teaching staff. Over half (56%) of centers reporting turnover in the last year had not succeeded in replacing the staff they had lost. Three-quarters (76%) of all teaching staff employed in child care centers in 1996 and 82% of those working in programs in 1994 were no longer working in those child care centers in 2000.[57]

Low wages and high turnover rates not only hurt child care providers, but also diminish the quality of care that children receive.

- The compensation of child care staff is clearly linked to the quality of care and education children receive. According to one study, "teachers' wages, their education and specialized training were the most important characteristics that distinguish poor, mediocre, and good-quality centers."[58]

- Another study identified staff wages as the most important predictor of the quality of care children receive: better quality centers paid higher wages, hired teachers with more education and training, and experienced lower staff turnover.[59]

- Reducing turnover is critical, because the stability of the relationship between the child and the care-giver is important to the child's social development.[60] For example, the U.S. Department of Defense, in its Military Child Development System, sets wages at levels comparable to military occupations requiring the same skills and ties wages and advancement for child care workers in its centers to caregiver training. In so doing, it has significantly reduced turnover and thereby improved the morale and motivation of care-givers and the quality of care.[61]

III. Solutions: Critical Components of an Effective Child Care Policy

Substantial and widespread problems exist with the availability of affordable, quality childcare. The current system fails parents who need to know their children are well cared for in order to be productive workers, shortchanges children who need healthy, nurturing, educational environments, and undervalues the difficult work of child care providers who need decent compensation, benefits, and advancement opportunities. At the same time, we know the problems can be remedied and the system turned around, because the military has already shown it can be done.

By acknowledging the serious consequences of inaction and then committing the resources necessary to do the job right, the U.S. military took a woefully inadequate child care system and transformed

it into a model for the nation. It improved quality by establishing and enforcing comprehensive standards, assisting providers in becoming accredited, and enhancing provider compensation and training. It enhanced affordability by creating a sliding-scale subsidy system that offers some assistance to everyone. And it expanded availability by building a system that links all types of providers into a single point of entry and continually working to assess and address unmet need.

Similarly dramatic, systemic changes are needed in the civilian child care sector. The following components are critical to ensure that all families have access to affordable, high-quality child care for infants and toddlers, preschoolers, and school-age children.

Help Working Families Pay for Child Care. Without assistance, the cost of decent child care is beyond the reach of many low- and moderate-income families. To help these families with their child care expenses:

- The Child Care and Development Block Grant should be substantially expanded to enable states to better serve eligible families; and

- The Dependent Care Tax Credit should be further improved to better meet the needs of families, especially by making the credit refundable so that it can reach the lowest-income working families.

Provide Full Funding for Head Start. Head Start is an essential component of any initiative to strengthen families' access to strong early learning experiences. The Head Start program should continue on its path toward serving all eligible children. It should also recognize the growing need to reach younger children by expanding funds available for Early Head Start.

Keep Children and Youth Safe and Productive through Better Use of Out-of-School Time (School-Age Care). Sufficient funds must be made available to local communities to support before- and after-school, summer, and weekend activities for more children and youth. These activities should be available in a range of settings, including schools, child care settings, homes, and community and youth centers. Resources should be used to start, operate, and expand programs; support staff training and professional development, accreditation, and program assessment and improvement; and facilitate coordination that can make the most of public and private resources.

Protect the Health and Safety of Children by Improving the Quality of their Care and Education -- A stronger child care infrastructure must be created, through funds to states for:

- Improved licensing standards and enforcement, including sufficient staff to adequately monitor and inspect programs to reduce the risk of harm;

- Increased reimbursement for programs meeting high-quality standards;

- Policies to improve staff compensation and benefits in order to attract qualified staff and reduce staff turnover;

- Scholarships for care-givers pursuing a degree in early childhood education;

- Statewide staff development systems and policies that help to improve training for staff;

- Targeted funding to enable child care and early education programs to offer comprehensive services through linkages and support from health, social services, and mental health systems;

- Improved consumer education efforts, including the expansion of local resource and referral programs; and

- Support to child care and early educations programs to use technology, such as long-distance learning, more effectively.

Expand Good Care for Infants and Toddlers. Substantial funding should be made available for states to strengthen and enrich programs serving very young children, as well as increase support to parents of young children and other care-givers. Specifically, funds should be available for activities such as:

- Operating family child care networks that serve infants and toddlers;

- Expanding the supply of infant and toddler care, especially for care that is in short supply;

- Supporting initiatives to increase the compensation of care-givers caring for very young children;

- Providing specialized training for care-givers working with infants and toddlers;

- Expanding resource and referral programs;

- Assisting programs serving young children in becoming accredited;

- Helping child care programs serving young children to link with other essential services in the community;

- Providing parenting education and support programs;

- In addition, the Family and Medical Leave Act should be expanded to cover more workplaces and employees, and to provide leave for a broader range of family needs. Strong family leave policies are critical, as they enable working parents to stay home during the critical early months of a child's life or when a child is seriously ill, and to play an active role in their children's early development.

For almost 30 years, the National Women's Law Center has led the way in expanding the possibilities for women and girls in our country. The Center uses the law in all its forms: getting new laws on the books; litigating ground-breaking lawsuits all the way to the Supreme Court; and educating the public about how to make the law and public polices work for women and their families. The Center takes on the issues that cut to the core of women's and girls' lives in education, employment, health, and family economic security, with special priority given to the needs of low-income women and their families.

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2.U.S. Department of Labor, Bureau of Labor and Statistics (2001) Employment Characteristics of Families in 1999-2000, Current Population Survey: Table 5, http://www.bls.gov/news.release/famee.t05.htm. These percentages understate how many women raising children are in the paid labor force because they reflect only women raising their *own* children, and do not include the many women who are raising grandchildren, nieces and nephews, or other related children.

3.U.S. Department of Labor, Bureau of Labor and Statistics (2001) Employment Characteristics of Families in 1999-2000, Current Population Survey: Tables 5 and 6, http://www.bls.gov/news.release/famee.t05.htm and http://www.bls.gov/news.release/famee.t06.htm. Of *all* mothers of children under age 18, over 50% work full time; of all mothers of children aged 6 to17, 59% work full time; of all mothers of children less than 6, 61% work full time; of all mothers of children less than 3, 40% work full time.

4.U.S. Department of Labor, Bureau of Labor and Statistics (2001) Employment Characteristics of Families in 1999-2000, Current Population Survey: Tables 5 and 6, http://www.bls.gov/news.release/famee.t05.htm and http://www.bls.gov/news.release/famee.t06.htm. Single mothers include those never married, divorced, separated, and widowed.

5. *Id.* Table 6. U.S. Department of Labor, Bureau of Labor and Statistics (2001): News Release, *Employment Characteristics of Families in 2000*, ftp://146.142.4.23/pub/news.release/famee.txt. Gary Burtless (1999) "Can the Labor Market Absorb Three Million Welfare Recipients?" *The Low-Wage Labor Market: Challenges and Opportunities for Economic Self-Sufficiency*, Brookings Institution, Washington, D.C., http://www.brook.edu/views/papers/burtless/20000301.htm, points to the increased generosity of the Earned Income Tax Credit after 1993 which increased the returns to working, coupled with tougher state work requirements for

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welfare recipients, as explanations for the dramatic shift from home to work among single mothers between 1993 and 1999.

6. In 1997, the most recent year for which data are available, only 36% of custodial mothers actually received any child support payments, and the payments received on average by a custodial mother with two children were approximately only $169 per month per child. U.S. Bureau of the Census (2000) Current Population Reports, Series P60-187, *Child Support for Custodial Mothers and Fathers: 1997*, Tables 4 and 5.

7. U.S. Census Bureau (September 2000) Current Population Reports, Consumer Income, No. P60-207, *Poverty in the United States: 1999*, Table 3. Washington D.C.

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10. *Id.* Table 4.

11. U.S. Census Bureau (2001) Current Population Survey, Table 10, http://ferret.bls.census.gov/macro/032001/pov/new10_001.htm. Note also that 15% of married women with children under 6 who do not work outside the home live in poverty, while less than 2% of married women with children under 6 who work-full time live in poverty.

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